

STANDING CHAPTER 13 TRUSTEE ALJUANRO OLIVERAS RIVERA
REPORT OF ACTION TAKEN
MEETING OF CREDITORS

In re:

JOSE DANIEL MORALES RIVERA

Case No. 16-03661-BKT

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> Prose <input type="checkbox"/> Appearing:	Date & Time: 6/8/2016 1:11:00PM <input checked="" type="checkbox"/> R <input type="checkbox"/> NR LV: 0 <input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing. Creditors: <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <u>First Bank by Ms. Ivelisse Romero</u> </div>
II. Oath Administered <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
III. Plan Date: 05/06/2016 Base: \$18,000.00 Payments 1 made out of 1 due. Confirmation Hearing Date: 7/8/2016 2:30:00PM Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b) <div style="margin-top: 10px;"> $\\$3,000.00 - \\$132.00 = \\$2,868.00$ </div>	
IV. Status of Meeting <input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued <input type="checkbox"/> Held/Not Closed <input type="checkbox"/> Continued Continued Date: Comments:	
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:	

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(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

☐ Feasibility

☒ Insufficiently funded

☐ Unfair discrimination

☐ Fails disposable income

☐ Fails liquidation value test

☐ Insuarence quote

☐ No provision for secured creditor(s)

☐ Tax returns missing

☐ State - years

☐ Federal - years

Pending/Items/ Documents:

☒ DSO Recipient's Information

☒ Evidence of being current with DSO

☐ Evidence of income

☐ Monthly reports for the months

☐ Public Liability Insurance

☐ Premises

☐ Vehicle(s):

☐ Licenses issued by:

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Trustee's objection to confirmation

☒ Objection to Confirmation

☐ Oral objection by creditor

ACP: 5

Household size: 1

Disp. Income under 1325(b)(2): -698.76

I have reviewed documentary evidence on the filing of the 2012 thru 2015 state income tax returns.

Debtor(s) made aware of plan's tax refund provision to increase pay-out to creditors.

1) As per schedule J debtor have 1 dso obligation in the amount of \$80.00. Debtor needs to provide evidence of being current with post petition payments and the recipient information. An email has been sent to attorneys office on 5/25/2016 regarding dso information.

2) Evidence of income was submitted yesterday, trustee will review.

3) Plan propose to pay insurance to First bank, however, no insurance quote has been submitted.

4) Plan needs to disclose the correct amount to be paid in full to Empresas Berrios as per claim #2 and for Firstbank as per claim #1.

5) Plan is insufficiently funded to pay secured creditors.

The following party(ies) object(s) confirmation:

s/Osmarie Navarro

Date: 06/08/2016

Trustee/Presiding Officer

(Rev. 05/13)